

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC BANK, NATIONAL ASSOCIATION

In Re:
Lysette Coraggio
Debtor



Order Filed on May 15, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-14146 MBK

Adv. No.:

Hearing Date: 5/14/2025 @ 9am

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: May 15, 2025


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Lysette Coraggio

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon appearing, upon a certification of default as to real property located at 164 Cindy Street, Old Bridge, NJ, 08857, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 2, 2025, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 10, 2024, through April 10, 2024 for a total post-petition default of \$2,208.16 (5 @ \$638.52 less suspense balance of \$984.44)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,208.16 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 10, 2025, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.